

United States Bankruptcy Court  
Western District of Washington

In re:  
Marisol Sanchez  
Debtor

Case No. 15-13118-CMA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: admin  
Form ID: bl8

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Aug 19, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2015.

db +Marisol Sanchez, 20004 Wallinford Ave N, Shoreline, WA 98133-3308  
sr Pedro Enrique Iraheta, c/o Barraza Law PLLC, 14245-F Ambaum Blvd SW, Burien, WA 98166  
955484900 +Arstrat, 9800 Center Parkway, #1100, Houston, TX 77036-8263  
955484899 +Arstrat, c/o Patient Accounting Service Center, L, CORPORATION SERVICE COMPANY,  
300 DESCHUTES WAY SW, #304, Tumwater, WA 98501-7719  
955484902 Bank of America, PO Box 5943, Sioux Falls, SD 57117-5943  
955484906 +CEP America, LLC, PO Box 582663, Modesto, CA 95358-0070  
955484908 +Chase Mtg, PO Box 24696, Columbus, OH 43224-0696  
955484910 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
Saint Louis, MO 63179-0040  
955484912 +Equifax, PO Box 740241, Atlanta, GA 30374-0241  
955484913 +Experian, PO Box 4500, Allen, TX 75013-1311  
955484916 +Henry DeGraaff & McCormick, 1833 N 105th St., Suite 203, Seattle, WA 98133-8973  
955484918 +Jeffrey Janison, DDS, PLLC, 615 5th Ave S, Edmonds, WA 98020-3452  
955484921 +Pedro Enrique Chicas Iraheta, 2205 117th Ave NE, Lake Stevens, WA 98258-9192  
955484923 +Swedish Radia Edmonds, Mail Stop 314742, PO Box 24742, Seattle, WA 98124-0742  
955484924 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg EDI: WADEPREV.COM Aug 20 2015 00:38:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300

955484901 EDI: BANKAMER.COM Aug 20 2015 00:38:00 Bank Of America, Attention: Recovery Department,  
4161 Piedmont Pkwy., Greensboro, NC 27410  
955484903 +EDI: TSYS2.COM Aug 20 2015 00:38:00 Barclays Bank Delaware, Attn: Bankruptcy,  
PO Box 8801, Wilmington, DE 19899-8801  
955484904 +E-mail/Text: ecf@becu.org Aug 20 2015 00:40:33 Boeing Ecu, PO Box 97050,  
Seattle, WA 98124-9750  
955484905 +E-mail/Text: ecf@becu.org Aug 20 2015 00:40:33 Boeing Employee Credit Union, PO Box 97050,  
Attn: Bankruptcy, MS 1155-1, Seattle, WA 98124-9750  
955484909 EDI: CITICORP.COM Aug 20 2015 00:38:00 Citibank Sd, NA, Attn: Centralized Bankruptcy,  
PO Box 20363, Kansas City, MO 64195  
955484907 +EDI: CHASE.COM Aug 20 2015 00:38:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
955484911 +EDI: DISCOVER.COM Aug 20 2015 00:38:00 Discover Fin Svcs Llc, PO Box 15316,  
Wilmington, DE 19850-5316  
955484914 +EDI: RMSC.COM Aug 20 2015 00:38:00 GECRB/American Eagle, Attn:Bankruptcy, PO Box 103104,  
Roswell, GA 30076-9104  
955484915 +EDI: RMSC.COM Aug 20 2015 00:38:00 GECRB/Banana Republic, Attention: Bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104  
955484917 EDI: IRS.COM Aug 20 2015 00:38:00 Internal Revenue Service, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
955484920 +E-mail/Text: bnc@nordstrom.com Aug 20 2015 00:39:44 Nordstrom FSB,  
Attention: Bankruptcy Department, PO Box 6566, Englewood, CO 80155-6566  
955484922 +E-mail/Text: hbcustomerserviceteam@swedish.org Aug 20 2015 00:40:27 Swedish Medical Center,  
Corporate Business Center, 747 Broadway, Seattle, WA 98122-4379  
955484925 +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Aug 20 2015 00:39:48 US Trustee,  
Office of the United States Trustee, United States Courthouse, 700 Stewart St., Ste. 5103,  
Seattle, WA 98101-4438  
955484926 +EDI: WFFC.COM Aug 20 2015 00:38:00 Wells Fargo Bank, Attention: Bankruptcy,  
PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

955484919\* +Marisol Sanchez, 20004 Wallinford Ave N, Shoreline, WA 98133-3308

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2015 at the address(es) listed below:

Christina L Henry on behalf of Debtor Marisol Sanchez mainline@hdm-legal.com, hdmecf@gmail.com  
David A Gebben on behalf of Trustee Edmund J Wood david.gebben@gmail.com  
Edmund J Wood ewood1@aol.com, ejw@trustesolutions.net  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov  
Vicente O Barraza on behalf of Special Request Pedro Enrique Iraheta omar@barrazalaw.com,  
vobarraza@gmail.com

TOTAL: 5

**United States Bankruptcy Court**

Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 15-13118-CMA**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marisol Sanchez  
20004 Wallinford Ave N  
Shoreline, WA 98133

Social Security/Individual Taxpayer ID No.:

xxx-xx-0627

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **May 19, 2015**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: August 19, 2015

Christopher M Alston  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**